

12-15 - 00

PTO/SB/05 (11-00)

H

Please type a plus sign (+) inside this box →

Approved for use through 10/31/2002. OMB 0651-0032

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number



UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.	85CF-00105
First Inventor	Christopher D. Johnson
Title	METHODS AND SYSTEMS FOR OPTIMIZING RETURN AND PRESENT VALUE
Express Mail Label No.	EL319733641US

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. Fee Transmittal Form (e.g., PTO/SB/17)
(Submit an original, and a duplicate for fee processing)
2. Application claims small entity status.
See 37 CFR 1.27
3. Specification [Total Pages **42**]
(Preferred arrangement set forth below)
 - Descriptive title of the Invention
 - Cross References to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference to sequence listing, a table, or a computer program listing appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (*if filed*)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
4. Drawing(s) (35 USC 113) [Total Sheets **9**]
5. Oath or Declaration [Total Pages]
 a. Newly executed (original or copy)
 b. Copy from a prior application (37 CFR 1.63(d))
(for continuation/divisional with Box 18 completed)
 - i. DELETION OF INVENTOR(S)
 Signed statement attached deleting inventor(s)
 named in the prior application, see 37 CFR
 1.63(d)(2) and 1.33(b).
6. Application Data Sheet. See 37 CFR 1.76

ADDRESS TO: Assistant Commissioner for Patents
 Box Patent Application
 Washington, DC 20231

7. CD-ROM or CD-R in duplicate, large table or Computer Program (*Appendix*)
8. Nucleotide and/or Amino Acid Sequence Submission
(If applicable, all necessary)
 - a. Computer Readable Form (CRF)
 - b. Specification Sequence Listing on:
 - i. CD-ROM or CD-R (2 copies); or
 - ii. paper
 - c. Statements verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

9. Assignment Papers (cover sheet & document(s))
10. 37 CFR 3.73(b) Statement Power of Attorney
(when there is an assignee) (For Identification Purposes Only)
11. English Translation Document (*if applicable*)
12. Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS Citations
13. Preliminary Amendment
14. Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)
15. Certified Copy of Priority Document(s)
(If foreign priority is claimed)
16. Request and Certification under 35 U.S.C. 122
(b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.
17. Certificate of Mailing By Express Mail
18. Other: _____

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

 Continuation Divisional Continuation-in-part (CIP) of prio. application No.: _____

Prior application information

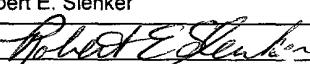
Examiner: _____

Group/Art Unit: _____

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

19. CORRESPONDENCE ADDRESS

<input type="checkbox"/> Customer Number or Bar Code Label (Insert Custom No. or Attach bar code label here)	or <input checked="" type="checkbox"/> Correspondence address below			
Name	John S. Beulick, Reg. No. 33,338			
Address	Armstrong Teasdale LLP One Metropolitan Sq., Suite 2600			
City	St. Louis	State	Missouri	Zip Code
Country	US	Telephone	(314) 621-5070	Fax

Name (Print/type)	Robert E. Slenker	Registration No. (Attorney/Agent)	45,112
Signature		Date	14-DEC-2000

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

 Job 629 US Patent
12/14/00

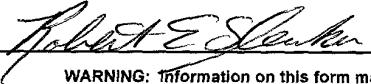
Under the paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

FEE TRANSMITTAL for FY 2001		Complete If Known	
		Application Number	
		Filing Date	
		First Named Inventor	Christopher D. Johnson
		Group Art Unit	
		Examiner Name	
TOTAL AMOUNT OF PAYMENT		(\$ 890.00)	
		Attorney Docket Number	85CF-00105

US PTO
09/1737039
JC929
12/14/00

METHOD OF PAYMENT (check one)				FEES CALCULATION (continued)																																																																	
1. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge indicated fees and credit any over payments to: Deposit Account Number 01-2384 Deposit Account Name <input checked="" type="checkbox"/> Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17 <input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.16 and 1.17				3. ADDITIONAL FEES Large Entity Small Entity Fee Fee Fee Fee Code (\$ Code (\$)) (\$) <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Fee Description</th> <th style="width: 10%;">Fee Paid</th> </tr> </thead> <tbody> <tr><td>105 130 205 65 Surcharge - late filing fee or oath</td><td></td></tr> <tr><td>127 50 227 25 Surcharge-late provisional filing fee or cover sheet</td><td></td></tr> <tr><td>139 130 139 130 Non-English specification</td><td></td></tr> <tr><td>147 2520 147 2520 For filing a request for ex parte reexamination</td><td></td></tr> <tr><td>112 920* 112 920* Requesting publication of SIR prior to Examiner action</td><td></td></tr> <tr><td>113 1840* 113 1840* Requesting publication of SIR after Examiner action</td><td></td></tr> <tr><td>115 110 215 55 Extension for reply within first month</td><td></td></tr> <tr><td>116 390 216 195 Extension for reply within second Month</td><td></td></tr> <tr><td>117 890 217 445 Extension for reply within third month</td><td></td></tr> <tr><td>118 1390 218 695 Extension for reply within fourth month</td><td></td></tr> <tr><td>128 1890 228 945 Extension for reply within fifth month</td><td></td></tr> <tr><td>119 310 219 155 Notice of Appeal</td><td></td></tr> <tr><td>120 310 220 155 Filing a brief in support of an appeal</td><td></td></tr> <tr><td>121 270 221 135 Request for oral hearing</td><td></td></tr> <tr><td>138 1510 138 1510 Petition to institute a public use proceeding</td><td></td></tr> <tr><td>140 110 240 55 Petition to revive - unavoidable</td><td></td></tr> <tr><td>141 1240 241 620 Petition to revive - unintentional</td><td></td></tr> <tr><td>142 1240 242 620 Utility issue fee (or reissue)</td><td></td></tr> <tr><td>143 440 243 220 Design issue fee</td><td></td></tr> <tr><td>144 600 244 300 Plant issue fee</td><td></td></tr> <tr><td>122 130 122 130 Petitions to the Commissioner</td><td></td></tr> <tr><td>123 50 123 50 Petitions related to provisional applications</td><td></td></tr> <tr><td>126 180 126 180 Submission of Information Disclosure Stmt</td><td></td></tr> <tr><td>581 40 581 40 Recording each patent assignment per property (times number of properties)</td><td></td></tr> <tr><td>146 710 246 355 Filing a submission after a final rejection (37 CFR 1.129(a))</td><td></td></tr> <tr><td>149 710 249 355 For each additional invention to be examined (37 CFR 1.129(b))</td><td></td></tr> <tr><td>179 710 279 355 Request for Continued Examination (RCE)</td><td></td></tr> <tr><td>169 900 169 900 Request for expedited examination of a design application</td><td></td></tr> <tr><td colspan="2">Other fee (specify) _____</td><td colspan="2"></td></tr> </tbody> </table>				Fee Description	Fee Paid	105 130 205 65 Surcharge - late filing fee or oath		127 50 227 25 Surcharge-late provisional filing fee or cover sheet		139 130 139 130 Non-English specification		147 2520 147 2520 For filing a request for ex parte reexamination		112 920* 112 920* Requesting publication of SIR prior to Examiner action		113 1840* 113 1840* Requesting publication of SIR after Examiner action		115 110 215 55 Extension for reply within first month		116 390 216 195 Extension for reply within second Month		117 890 217 445 Extension for reply within third month		118 1390 218 695 Extension for reply within fourth month		128 1890 228 945 Extension for reply within fifth month		119 310 219 155 Notice of Appeal		120 310 220 155 Filing a brief in support of an appeal		121 270 221 135 Request for oral hearing		138 1510 138 1510 Petition to institute a public use proceeding		140 110 240 55 Petition to revive - unavoidable		141 1240 241 620 Petition to revive - unintentional		142 1240 242 620 Utility issue fee (or reissue)		143 440 243 220 Design issue fee		144 600 244 300 Plant issue fee		122 130 122 130 Petitions to the Commissioner		123 50 123 50 Petitions related to provisional applications		126 180 126 180 Submission of Information Disclosure Stmt		581 40 581 40 Recording each patent assignment per property (times number of properties)		146 710 246 355 Filing a submission after a final rejection (37 CFR 1.129(a))		149 710 249 355 For each additional invention to be examined (37 CFR 1.129(b))		179 710 279 355 Request for Continued Examination (RCE)		169 900 169 900 Request for expedited examination of a design application		Other fee (specify) _____			
Fee Description	Fee Paid																																																																				
105 130 205 65 Surcharge - late filing fee or oath																																																																					
127 50 227 25 Surcharge-late provisional filing fee or cover sheet																																																																					
139 130 139 130 Non-English specification																																																																					
147 2520 147 2520 For filing a request for ex parte reexamination																																																																					
112 920* 112 920* Requesting publication of SIR prior to Examiner action																																																																					
113 1840* 113 1840* Requesting publication of SIR after Examiner action																																																																					
115 110 215 55 Extension for reply within first month																																																																					
116 390 216 195 Extension for reply within second Month																																																																					
117 890 217 445 Extension for reply within third month																																																																					
118 1390 218 695 Extension for reply within fourth month																																																																					
128 1890 228 945 Extension for reply within fifth month																																																																					
119 310 219 155 Notice of Appeal																																																																					
120 310 220 155 Filing a brief in support of an appeal																																																																					
121 270 221 135 Request for oral hearing																																																																					
138 1510 138 1510 Petition to institute a public use proceeding																																																																					
140 110 240 55 Petition to revive - unavoidable																																																																					
141 1240 241 620 Petition to revive - unintentional																																																																					
142 1240 242 620 Utility issue fee (or reissue)																																																																					
143 440 243 220 Design issue fee																																																																					
144 600 244 300 Plant issue fee																																																																					
122 130 122 130 Petitions to the Commissioner																																																																					
123 50 123 50 Petitions related to provisional applications																																																																					
126 180 126 180 Submission of Information Disclosure Stmt																																																																					
581 40 581 40 Recording each patent assignment per property (times number of properties)																																																																					
146 710 246 355 Filing a submission after a final rejection (37 CFR 1.129(a))																																																																					
149 710 249 355 For each additional invention to be examined (37 CFR 1.129(b))																																																																					
179 710 279 355 Request for Continued Examination (RCE)																																																																					
169 900 169 900 Request for expedited examination of a design application																																																																					
Other fee (specify) _____																																																																					
2. <input type="checkbox"/> Payment Enclosed: <input type="checkbox"/> Check <input type="checkbox"/> Credit Card <input type="checkbox"/> Money Order <input type="checkbox"/> Other																																																																					
FEES CALCULATION																																																																					
1. BASIC FILING FEE <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Large Entity</th> <th style="width: 10%;">Small Entity</th> <th style="width: 10%;">Fee Description</th> <th style="width: 10%;">Fee Paid</th> </tr> </thead> <tbody> <tr><td>101 710 201 355 Utility Filing Fee</td><td></td><td>\$710.00</td><td></td></tr> <tr><td>106 320 206 160 Design Filing Fee</td><td></td><td></td><td></td></tr> <tr><td>107 490 207 245 Plant Filing Fee</td><td></td><td></td><td></td></tr> <tr><td>108 710 208 355 Reissue filing Fee</td><td></td><td></td><td></td></tr> <tr><td>114 150 214 75 Provisional Filing Fee</td><td></td><td></td><td></td></tr> <tr><td colspan="2" style="text-align: right;">SUBTOTAL (1)</td><td style="text-align: right;">\$710.00</td><td></td></tr> </tbody> </table> 2. EXTRA CLAIM FEES <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Total Claims</th> <th style="width: 10%;">Extra Claims</th> <th style="width: 10%;">Fee From Below</th> <th style="width: 10%;">Fee Paid</th> </tr> </thead> <tbody> <tr> <td>30</td> <td>-20**</td> <td>10</td> <td>x 18 = 180.00</td> </tr> <tr> <td>Independent Claims 3</td> <td>-3*</td> <td>0</td> <td>x 0 = 0</td> </tr> <tr> <td>Multiple Dependant</td> <td></td> <td>x</td> <td>=</td> </tr> <tr><td colspan="2" style="text-align: right;">SUBTOTAL (2)</td><td style="text-align: right;">\$180.00</td><td></td></tr> </tbody> </table> <p>**or number previously paid, if greater; For Reissues, see above</p>								Large Entity	Small Entity	Fee Description	Fee Paid	101 710 201 355 Utility Filing Fee		\$710.00		106 320 206 160 Design Filing Fee				107 490 207 245 Plant Filing Fee				108 710 208 355 Reissue filing Fee				114 150 214 75 Provisional Filing Fee				SUBTOTAL (1)		\$710.00		Total Claims	Extra Claims	Fee From Below	Fee Paid	30	-20**	10	x 18 = 180.00	Independent Claims 3	-3*	0	x 0 = 0	Multiple Dependant		x	=	SUBTOTAL (2)		\$180.00															
Large Entity	Small Entity	Fee Description	Fee Paid																																																																		
101 710 201 355 Utility Filing Fee		\$710.00																																																																			
106 320 206 160 Design Filing Fee																																																																					
107 490 207 245 Plant Filing Fee																																																																					
108 710 208 355 Reissue filing Fee																																																																					
114 150 214 75 Provisional Filing Fee																																																																					
SUBTOTAL (1)		\$710.00																																																																			
Total Claims	Extra Claims	Fee From Below	Fee Paid																																																																		
30	-20**	10	x 18 = 180.00																																																																		
Independent Claims 3	-3*	0	x 0 = 0																																																																		
Multiple Dependant		x	=																																																																		
SUBTOTAL (2)		\$180.00																																																																			

*Reduced by Basic Filing Fee Paid SUBTOTAL (3)

SUBMITTED BY				Complete (if applicable)	
Name (Print/Type)	Robert E. Slenker	Registration No. (Attorney/Agent)	45,112	Telephone	(314) 621-5070
Signature				Date	14-DEC-2000

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

PATENT
85CF-00105

CERTIFICATE OF MAILING BY EXPRESS MAIL TO
THE COMMISSIONER OF PATENTS AND TRADEMARKS

Express Mail mailing label number: **EL319733607US**

Date of Mailing: **December 14, 2000**

I certify that the attached utility patent application claiming the benefit of Provisional Application Serial No. 60/173,876 filed December 30, 1999 of **CHRISTOPHER D. JOHNSON et al.** for **METHODS AND SYSTEMS FOR OPTIMIZING RETURN AND PRESENT VALUE**, including:

- Utility Patent Application Transmittal (1 pg)
- Fee Transmittal (in duplicate) (1 pg)
- Thirty-six (36) pages of specification; five (5) pages of claims; and one (1) page of abstract
- Nine (9) sheets of drawings
- Declaration and Power of Attorney (2 pgs.) (For Identification of Inventors Only)
- Certificate of Mailing Via Express Mail (1 page)
- Return post card

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to the Assistant Commissioner for Patents, Box PATENT APPLICATION, Washington, D.C. 20231.



Robert E. Slenker
Reg. No. 45,112
Armstrong Teasdale LLP
One Metropolitan Square, Suite 2600
St. Louis, MO 63102
314-621-5070